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**REMARKS**

The present response is to the Office Action mailed in the above-referenced case on July 30, 2007.

**Merit Rejection 35 U.S.C. 103(a)**

Claim 29, 30-34, 36-38 are rejected under 35 U.S.C. 103(a) as being unpatentable by U.S. Patent No. 6,496,855 by Hunt et al. (hereinafter Hunt)

**Examiner's Rejection**

Regarding claim 29, the Hunt reference teaches

a system for fraud prevention by authenticating a user at a first Internet site (Hunt: col. 2, lines 47-51 shows a user is verified; col. 4, lines 11-22, 30-41 teach protecting data for preventing fraud), comprising:

an Internet-connected verification server for performing the authentication (Hunt: col. 2, lines 36-40; the server); and

an Internet-connected appliance operable by the user for sending a request for authentication to the first Internet site (Hunt: col. 1, lines 56-61; the user; col. 5, lines 1-10; RAS);

wherein the user specifies sites not associated with the first Internet site known to the user as capable of accepting the user's username-password pair included in the request for authentication and a username-password pair for the user (Hunt: col. 2, lines 47-60; col. 6, lines 48-52; Fig. 1), and the server, in response to the request causes automatic navigation to sites and attempts a login on behalf of the user with the username-password pair, successful login at the sites allowing authentication of the user at the first Internet site (Hunt: col. 4, lines 1-5, 23-26).

The Hunt reference does not explicitly state a second and third Internet site.

However, the Hunt reference does address the plurality of Internet sites that a user

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registers and authenticates with as a problem in which the invention is overcoming (Hunt: col. 1, lines 2 1-23, 30-35) in order to protect user data and privacy with the growth number of sites a user registers with (Hunt: col. 1, lines 21-54).

It would have been obvious at the time of the invention to one of ordinary skill in the art to create the system of fraud preventing by Hunt to include a second and third site that a client wishes to login as taught in the background of Hunt in order to protect user data and privacy with the growth number of sites a user registers with (Hunt: col. 1, lines 21-54).

### **Applicant's Response**

Applicant respectfully disagrees that Hunt teaches a fraud prevention system, as claimed.

Regarding claim 29:

### **Preamble**

A system for fraud prevention by authenticating a user at a first Internet site, comprising:

The Examiner states Hunt teaches a fraud prevention system providing (Hunt: col. 2, lines 47-51 shows a user is verified; col. 4, lines 11-22, 30-41 teach protecting data for preventing fraud) to support the statement.

Applicant points out that Hunt is concerned with alleviating the user of having to repeatedly enter username, passwords and form filling when navigating the Internet and to protect user data (email address) from being abused by the Internet site by giving protected email addresses to sites when a user registers through the system's interface. The site does not receive the user's real address, but is instead given a unique proxy address by the registration processing system 11 (a different one for each site). (col. 4, lines 1-16) Applicant argues that the teachings of Hunt provided by the Examiner fails to read on a fraud prevention system, as claimed.

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**First element**

an Internet-connected verification server for performing the authentication; (Hunt: col. 2, lines 36-40)

Applicant argues that Hunt fails to teach an Internet connected verification server performing authentication for a user in a fraud prevention system, as claimed. Hunt teaches:

“Preferably, each of the service computer or server nodes is a website having a server connected to an internet or intranet. Preferably, the at least one registration agent computer or registration agent server node is connected to an internet, intranet or internet protocol (IP) network.” (Hunt col. 2, lines 36-40)

Applicant argues the server referenced by the Examiner in said portion of Hunt reproduced above does not perform authentication of users in a fraud prevention system, as claimed.

**Second element**

an Internet-connected appliance operable by the user for sending a request for authentication to the first Internet site; (Hunt: col. 1, lines 56-61; the user; col. 5, lines 1-10)

Applicant argues that users in the art of Hunt do not send requests for authentication as claimed in applicant's invention. The portions of Hunt relied upon by the Examiner are reproduced below:

“According to a first aspect of the present invention, in an arrangement comprising at least one computer network connecting at least one personal computer to at least one service computer, the personal computer being associated with at least one user, a method for managing the registration of the user with the at least one service computer, the method comprising the steps of:” (col. 1, lines 56-61)

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"The present invention provides a registration agent site (RAS) 4, in this example a web server, which presents a simple intermediary between sites and internet users that acts as a single source of data entry, username and password for users. The invention allows users to register with new sites automatically and move between registered sites via a single interface, whilst allowing changes in profile information via the same interface. The interface acts as the agent for the internet user rather than the site owner, allowing registration by proxy." (col. 5, lines 1-10)

Applicant argues that neither portion of Hunt presented above describes a user sending a request for authentication to the first Web site. Hunt specifically teaches:

"Preferably, the step of transmitting an application to register the user is preceded by the step of verifying a user identification and more preferably, a password, entered by the user which identifies the user with respect to the associated personal data.

Preferably, the method includes the steps of storing personal data in the form of a master user profile data structure which uniquely describes the user, together with a number of personal registration data structures, each of which describes registration data associated with the successful registration of the user with a service computer or server node. The personal registration data structures permit repeat visits to the service computer or server node without the user having to go through the registration procedure again." (Col. 2, lines 47-60)

Applicant argues that Hunt provides a single interface to Web sites wherein a user logs into said interface and user information is provided to various Web sites the user navigates to. A user profile is stored in the art of Hunt for each user which holds all of the passwords and usernames, registered Web sites, email addresses etc.. As the user navigates the system to the registered Web sites the system of Hunt automatically provides the username/password. There is no teaching of the user sending request for authentication to the first Web site, as claimed.

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**Functional limitation**

wherein the user specifies a second and third Internet site not associated with the first Internet site and known to the user as capable of accepting the user's username-password pair included in the request for authentication and a username-password pair for the user, and the server, in response to the request, causes automatic navigation to the second and third site sites and attempts a login on behalf of the user with the username-password pair, successful login at the second and third sites allowing authentication of the user at the first Internet site.

The Examiner admits that Hunt fails to teach a second and third Internet site. The Examiner states Hunt teaches; "wherein the user specifies sites not associated with the first Internet site known to the user as capable of accepting the user's username-password pair included in the request for authentication and a username-password pair for the user (Hunt: col. 2, lines 47-60; col. 6, lines 48-52; Fig. 1), and the server, in response to the request causes automatic navigation to sites and attempts a login on behalf of the user with the username-password pair, successful login at the sites allowing authentication of the user at the first Internet site (Hunt: col. 4, lines 1-5, 23-26)."

Applicant argues that in addition to failing to teach a second and third Internet site, Hunt also fails to teach a user making a request for authentication including specifies sites not associated with the first Internet site known to the user as capable of accepting the user's username-password pair included in the request for authentication. Hunt also fails to teach using successful log-in at the second and third sites allowing authentication at the first site. Applicant argues that the Examiner neglects to consider said limitation nor is there an attempt by the Examiner to show it in the art.

Instead, the Examiner states that; "However, the Hunt reference does address the plurality of Internet sites that a user registers and authenticates with as a problem in which the invention is overcoming (Hunt: col. 1, lines 2 1-23, 30-35) in order to protect

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user data and privacy with the growth number of sites a user registers with (Hunt: col. 1, lines 21-54).

It would have been obvious at the time of the invention to one of ordinary skill in the art to create the system of fraud preventing by Hunt to include a second and third site that a client wishes to login as taught in the background of Hunt in order to protect user data and privacy with the growth number of sites a user registers with (Hunt: col. 1, lines 21-54)."

Applicant argues that even if it were obvious to include a second and third Internet site in Hunt (which applicant believes it is not) the Examiner has still failed to provide a teaching of or motivation for using successful log-in at the second and third Internet sites allowing authentication of the user at the first site. The Examiner may not simply ignore applicant's functional limitations in the Examination process.

Applicant believes claim 29 is clearly patentable over the rejection asserted by the Examiner, as argued above. Claims 31-33 are patentable on their own merits, or at least as depended from a patentable claim.

#### **Examiner's rejection**

Regarding claim 34, the Hunt reference teaches

a method for fraud prevention by authenticating a user at a first Internet site (Hunt: col. 2, lines 47-51 shows a user is verified; col. 4, lines 11-22, 30-41 teach protecting data for preventing fraud), comprising the steps of:

(a) accepting by a server an authentication request from the user comprising at least a plurality of Internet sites known to the user as capable of accepting the user's username-pair for each site and the username-password pairs are included in the authentication request from the user (Hunt: col. 2, lines 47-60; col. 6, lines 48-52);

(b) causing, by the server, automatic navigation to the sites and an automatic login attempt on behalf of the user with the username-password pairs (Hunt: col. 4, lines 1-5, 23-26); and

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(c) reporting an indication of authenticity of the user according to success or failure of the login attempts (Hunt: col. 8, lines 39-42).

The Hunt reference does not explicitly state a second and third Internet site. However, the Hunt reference does address the plurality of Internet sites that a user registers and authenticates with as a problem in which the invention is overcoming (Hunt: col. 1, lines 2 1-23, 30-3 5) in order to protect user data and privacy with the growth number of sites a user registers with (Hunt: col. 1, lines 21-54).

It would have been obvious at the time of the invention to one of ordinary skill in the art to create the system of fraud preventing by Hunt to include a second and third site that a client wishes to login as taught in the background of Hunt in order to protect user data and privacy with the growth number of sites a user registers with (Hunt: col. 1, lines 21-54).

#### **Applicant's response**

Applicant points out independent method claim 34 includes similar limitations successfully argued by applicant on behalf of claim 29, above. Therefore, claim 34 is also patentable over the art of Hunt. Dependent claims 36-38 are patentable on their own merits, or at least as dependent from a patentable claim.

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**Summary**

All of the claims are clearly patentable over the art cited and applied it is respectfully requested that this application be reconsidered, the claims be allowed, and that this case be passed quickly to issue.

If there are any time extensions needed beyond any extension specifically requested with this amendment, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted,  
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